

<i>SERFF Tracking Number:</i>	<i>UNAM-127311313</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>The Pyramid Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>49240</i>
<i>Company Tracking Number:</i>			
<i>TOI:</i>	<i>LTC06 Long Term Care - Other</i>	<i>Sub-TOI:</i>	<i>LTC06.000 Long Term Care - Other</i>
<i>Product Name:</i>	<i>LTC LAPSE AND REPLACEMENT - 2010</i>		
<i>Project Name/Number:</i>	<i>/</i>		

Filing at a Glance

Company: The Pyramid Life Insurance Company

Product Name: LTC LAPSE AND REPLACEMENT - 2010 SERFF Tr Num: UNAM-127311313 State: Arkansas

TOI: LTC06 Long Term Care - Other SERFF Status: Closed-Accepted State Tr Num: 49240
For Informational Purposes

Sub-TOI: LTC06.000 Long Term Care - Other	Co Tr Num:	State Status: Filed-Closed
Filing Type: Advertisement	Author: Alicia Phillips-Guiler	Reviewer(s): Stephanie Fowler
	Date Submitted: 07/07/2011	Disposition Date: 07/15/2011
		Disposition Status: Accepted For Informational Purposes
Implementation Date Requested:		Implementation Date:

State Filing Description:

General Information

Project Name:	Status of Filing in Domicile:
Project Number:	Date Approved in Domicile:
Requested Filing Mode:	Domicile Status Comments:
Explanation for Combination/Other:	Market Type: Individual
Submission Type: New Submission	Individual Market Type:
Overall Rate Impact:	Filing Status Changed: 07/15/2011
	State Status Changed: 07/15/2011
Deemer Date:	Created By: Alicia Phillips-Guiler
Submitted By: Alicia Phillips-Guiler	Corresponding Filing Tracking Number:
Filing Description:	
Long-Term Care Lapse and Replacement Report – Reporting Year 2010	

In compliance with your state's annual reporting requirements, we submit the above-referenced report.

Should you have any questions, please contact me at 407-444-4355, or Aguilera@universalamerican.com .

Sincerely,

SERFF Tracking Number: UNAM-127311313 State: Arkansas
Filing Company: The Pyramid Life Insurance Company State Tracking Number: 49240
Company Tracking Number:
TOI: LTC06 Long Term Care - Other Sub-TOI: LTC06.000 Long Term Care - Other
Product Name: LTC LAPSE AND REPLACEMENT - 2010
Project Name/Number: /

Alicia P. Guiler
Senior Compliance Analyst

Company and Contact

Filing Contact Information

Alicia Guiler, AGuiler@uafc.com
P.O. Box 958465 407-628-1776 [Phone] 8334 [Ext]
Lake Mary, FL 32795-8465 407-628-9021 [FAX]

Filing Company Information

The Pyramid Life Insurance Company CoCode: 68284 State of Domicile: Kansas
1001 Heathrow Park Lane Group Code: 953 Company Type:
Suite 5001 Group Name: State ID Number:
Lake Mary, FL 32746 FEIN Number: 48-0557726
(407) 995-8000 ext. [Phone]

Filing Fees

Fee Required? No
Retaliatory? No
Fee Explanation:
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
The Pyramid Life Insurance Company	\$0.00	07/07/2011	

SERFF Tracking Number: UNAM-127311313 State: Arkansas
Filing Company: The Pyramid Life Insurance Company State Tracking Number: 49240
Company Tracking Number:
TOI: LTC06 Long Term Care - Other Sub-TOI: LTC06.000 Long Term Care - Other
Product Name: LTC LAPSE AND REPLACEMENT - 2010
Project Name/Number: /

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Accepted For Informational Purposes	Stephanie Fowler	07/15/2011	07/15/2011

<i>SERFF Tracking Number:</i>	<i>UNAM-127311313</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>The Pyramid Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>49240</i>
<i>Company Tracking Number:</i>			
<i>TOI:</i>	<i>LTC06 Long Term Care - Other</i>	<i>Sub-TOI:</i>	<i>LTC06.000 Long Term Care - Other</i>
<i>Product Name:</i>	<i>LTC LAPSE AND REPLACEMENT - 2010</i>		
<i>Project Name/Number:</i>	<i>/</i>		

Disposition

Disposition Date: 07/15/2011

Implementation Date:

Status: Accepted For Informational Purposes

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: UNAM-127311313 State: Arkansas
Filing Company: The Pyramid Life Insurance Company State Tracking Number: 49240
Company Tracking Number:
TOI: LTC06 Long Term Care - Other Sub-TOI: LTC06.000 Long Term Care - Other
Product Name: LTC LAPSE AND REPLACEMENT - 2010
Project Name/Number: /

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	LTC LAPSE AND REPLACEMENT	Accepted for Informational Purposes	No

SERFF Tracking Number:	UNAM-127311313	State:	Arkansas
Filing Company:	The Pyramid Life Insurance Company	State Tracking Number:	49240
Company Tracking Number:			
TOI:	LTC06 Long Term Care - Other	Sub-TOI:	LTC06.000 Long Term Care - Other
Product Name:	LTC LAPSE AND REPLACEMENT - 2010		
Project Name/Number:	/		

Supporting Document Schedules

		Item Status:	Status
			Date:
Satisfied - Item:	LTC LAPSE AND REPLACEMENT	Accepted for Informational Purposes	07/15/2011
Comments:			
Attachment:			
	AR - LAPSE PYR 2010.pdf		



1001 Heathrow Park Lane, Suite 5001
Lake Mary, FL 32746
800 444 0321 toll-free
www.pyramidlife.com

June 28, 2011

Life and Health Division
Arkansas Department of Insurance
1200 W. Third Street
Little Rock, AR 72201-1904

RE: **THE PYRAMID LIFE INSURANCE COMPANY**
NAIC #68284
Long-Term Care Lapse and Replacement Report – Reporting Year 2010

In compliance with your state's annual reporting requirements, we submit the above-referenced report.

Should you have any questions, please contact me at 407-444-4355 or aguiler@universalamerican.com

Sincerely,

A handwritten signature in cursive script, appearing to read "Alicia P. Guiler".

Alicia P. Guiler
Senior Compliance Analyst

**Long-Term Care Insurance
Replacement and Lapse Reporting Form**

For the State of Arkansas

For the Reporting Year of 2010

Company Name:
Company Address:
Contact Person:

The Pyramid Life
1001 Heathrow Park Ln
Alicia P. Butler

Due: June 30 annually
Company NAIC Number: 68284
Phone Number: 501-444-4355

Instructions

The purpose of this form is to report on a statewide basis information regarding long-term care insurance policy replacements and lapses. Specifically, every insurer shall maintain records for each agent on that agent's amount of long-term care insurance replacement sales as a percent of the agent's total annual sales and the amount of lapses of long-term care insurance policies sold by the agent as a percent of the agent's total annual sales. The tables below should be used to report the ten percent (10%) of the insurer's agents with the greatest percentages of replacements and lapses.

Listing of the 10% of Agents with the Greatest Percentage of Replacements

Agent's Name	Number of Policies Sold By This Agent	Number of Policies Replaced By This Agent	Number of Replacements As % of Number Sold By This Agent
N/A			

Listing of the 10% of Agents with the Greatest Percentage of Lapses

Agent's Name	Number of Policies Sold By This Agent	Number of Policies Lapsed By This Agent	Number of Lapses As % of Number Sold By This Agent
N/A			

Company Totals

Percentage of Replacement Policies Sold to Total Annual Sales 0 %

Percentage of Replacement Policies Sold to Policies in Force (as of the end of the preceding calendar year) 0 %

Percentage of Lapsed Policies to Total Annual Sales 0 %

Percentage of Lapsed Policies to Policies in Force (as of the end of the preceding calendar year) 0 %